

02/07/2011

Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Secretary Johnson,

Thank you for your recent effort to bring reform to the debit card industry. The payments market is definitely broken and out-of-control, and limiting debit card transaction fees is a great place to begin reform. It will bring immediate relief to small businesses all across America.

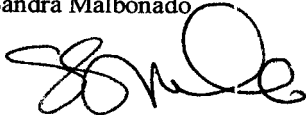
As Office Manager at Back Home Furniture, I was very pleased to see our January sales in 2011 top those of 2010.

Perhaps we will see an upturn, and that would be great news at a time when other expenses are increasing. Our customers use both debit and credit cards for payment, and the monthly fees we pay are outrageous. We are constantly watching this frustrating expense and have recently negotiated a new contract to try to keep them under control. It would be great to be able to use this money in other ways.

Our store mission is to help you love your home, and I think we are successful thanks to our great products and service. Still, we are somewhat at the mercy of expenses like these interchange fees, and since plastic is here to stay, we are just kind of stuck. Thank you so much for standing up for small business in the face of the huge banks. We appreciate this protection.

Best regards,

Sandra Malbonado

A handwritten signature in black ink, appearing to read 'Sandra Malbonado', with a large, stylized loop at the end.

Sandra Malbonado
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